

Veterans Eligibility on the Marketplace (FAQ)

New health rules are making comprehensive, affordable health coverage easier to get. If you are not currently enrolled in a Veterans Affairs (VA) health care program, you can take the first step to getting coverage with Get Covered Illinois.

If you are a Veteran, below are a few common questions to help you navigate your coverage options.

If I am a Veteran, what health coverage am I eligible for?

If you are not enrolled in a VA health care program, you can apply at any time. You can go to www.va.gov/health to learn more about VA benefits.

The Illinois Veterans Care program covers Veterans who cannot currently access federal VA benefits and who meet eligibility criterion, including income, number of days served in active duty and discharge status.

Veterans not enrolled in a VA health care program also may qualify for financial help on the Marketplace.

Also, VA health coverage can be used in combination with a private plan, TRICARE, Medicaid or Medicare.

I am a young Veteran, how long can I stay on my parents' plan?

You may be eligible to stay on your parents' plan if you are 30 or under, an Illinois resident, have served in the Armed Forces of the U.S., and have received a release or discharge other than a dishonorable discharge.

Will the new health law affect my current VA health coverage?

No, new health rules do not change your VA benefits or out-of-pocket costs.

If I am currently enrolled in VA health coverage, do I need to get more coverage through Get Covered Illinois?

No, if you are enrolled in any VA health care program then you do not need to get additional coverage.

Can I still shop for additional coverage by starting at Get Covered Illinois if I am enrolled in VA health coverage?

Yes, any Illinois resident can explore their coverage options by starting at GetCoveredIllinois.gov. But, if you already have VA health coverage, you may not be eligible for financial help through the Marketplace to lower costs. VA health coverage can be used in combination with a private plan, TRICARE, Medicaid or Medicare.

Under the new health law, Veterans without dependent children may qualify for Medicaid.

Also, the Illinois Veterans Care program covers Veterans who cannot currently access federal VA health coverage and who meet eligibility criterion, including income, number of days served in active duty and discharge status.

Can I cancel my VA health coverage so I can get financial help on the Marketplace?

Yes, but be cautious about canceling your VA health care enrollment. If you cancel your VA health coverage, you may reapply for VA benefits at any time, but acceptance for future VA health care enrollment will be based on eligibility factors at the time of application, which may result in a denial of enrollment in VA health care.

I am a Veteran, but am not eligible for VA health coverage: Do I need to find a plan through Get Covered Illinois?

Veterans without VA health coverage should consider exploring their coverage options through Get Covered Illinois. You may be eligible for financial help to lower costs. If you do not have coverage you may have to pay a penalty when filing your taxes.

For in-person help, find a free trained specialist near you by visiting [GetCoveredIllinois.gov](https://www.GetCoveredIllinois.gov) calling the Get Covered Illinois Help Desk at **(866) 311-1119**.

I have VA health coverage, but my family is still uninsured. Can they get coverage by starting at Get Covered Illinois?

Yes. Your family members can visit [GetCoveredIllinois.gov](https://www.GetCoveredIllinois.gov) and answer a few questions to get to the right place to apply for coverage that meets their needs and fits their budget. Financial help is available to lower costs.

If you want in-person help applying, there are trained specialists throughout Illinois called Navigators or Agents and brokers.

Both can meet with you to walk through your options and help you apply for free. Visit the website to find a specialist near you or call the Get Covered Illinois Help Desk at **(866) 311-1119**.

Where can I find more information about Get Covered Illinois?

Visit [GetCoveredIllinois.gov](https://www.GetCoveredIllinois.gov) for more information about coverage options in Illinois and where you can go to get help. There you can learn about using a Marketplace plan, paying your monthly premium, the benefits of enrolling, and much more.

You can also call the Get Covered Illinois Help Desk at **(866) 311-1119** to talk to trained representatives about your coverage options and using your new coverage.